

### **REMARKS/ARGUMENTS**

The undersigned would like to thank Examiners Charles and Sough for the courtesies extended during the interview conducted October 17, 2003.

Independent Claims 28, 51, 55, 59 and 63 have been amended to clarify that the recited accounting statement includes income, expense, asset or liability information for the first entity. Basis for this language is provided in the specification, for example, at page 10, line 20 to page 13, line 7. As discussed during the interview, such accounting statements, in combination with the other features recited in the claims, are not taught or suggested by the other prior art of record.

Independent Claims 45, 67, 69 and 70 recite, in part, the performance of two or more activities selected from entering, deleting, reviewing, adjusting and processing data inputs, and producing an accounting statement. As discussed during the interview, the performance of two or more such activities, in combination with the other features recited in the claims, distinguishes over the other prior art of record.

In the Office Action dated May 23, 2003, Claims 28-33, 35, 37, 41-45, 47, 51-62 and 67-69 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Josephson et al. '190. Dependent Claims 34, 36, 39, 40, 46 and 48-50 were rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Josephson et al. '190 in view of Lyons et al. '141. Claims 38, 63-66 and 70 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Josephson et al. '190 in view of Parker '368. Applicant respectfully traverses these rejections.

Josephson et al. '190 discloses an electronic check presentment system used between payee banks and payor banks. The check presentment system includes a return notification system in which the payee banks are electronically notified of any checks that have problems such as insufficient balances, stop payment orders, etc. As disclosed at column 6, lines 26-40 of Josephson et al. '190, the system provides immediate electronic preliminary notification to the bank of first deposit (the payee bank) of non-payment of a check as a result of an exception condition (such as insufficient balance, stop payment order, etc.) detected during the check clearing process by the payor bank. As set forth in further detail at column 9, lines 39-68, such return item notifications (RNOTES) provide a method to create preliminary and final notification of return checks and to transmit such notification

from the payor bank to the payee bank. Four types of notifications are disclosed: (1) preliminary notifications generated for exception items identified during the payor bank's conventional DDA process; (2) final notifications generated following a bank's final pay/no pay decision; (3) return notifications denoting that a return is eligible to be recleared; and (4) return confirmation notification that a specific check has been paid (see column 9, lines 59-68 and column 22, lines 15-36).

As set forth at column 6, lines 41-51 of Josephson et al. '190, the system also provides means to incorporate instructions for the handling of each return check. As more fully described at column 10, lines 4-19, the system includes the capability for the presenting bank (payee bank) to append eligibility flags and disposition codes for each check that is being handled electronically. The establishment of eligibility flags by the presenting bank is disclosed in further detail at column 22, line 37 to column 23, line 17 of Josephson et al. '190. Details of the disposition instructions are provided at column 25, lines 5-15.

The check presentment system between payee and payor banks disclosed in Josephson et al. '190 is distinct from the presently claimed invention. Josephson et al. '190 does not teach the production of an accounting statement as presently claimed. Furthermore, Josephson et al. '190 does not teach an accounting statement including income, expense, asset or liability information for a first entity as recited in independent Claims 28, 51, 55, 59 and 63. Josephson et al. '190 further fails to teach the performance of two or more activities selected from entering, deleting, reviewing, adjusting and processing data inputs as recited in independent Claims 45, 67, 69 and 70.

Accordingly, Applicant submits that the presently claimed invention is patentable over Josephson et al. '190 and the other prior art of record. An early Notice of Allowance of this application is therefore respectfully requested.

In the event that any outstanding matters remain in connection with this application, the Examiner is invited to telephone the undersigned at (412) 263-4340 to discuss such matters.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Alan G. Towner". The signature is fluid and cursive, with the first name "Alan" being more prominent.

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